



Order Filed on November 30,
2018 by Clerk, U.S. Bankruptcy
Court - District of New Jersey

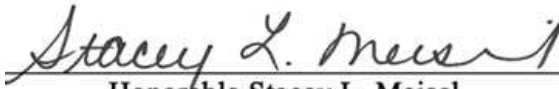
UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-1 DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 (215)627-1322 dcarlon@kmlawgroup.com Attorneys for Movant U.S. Bank, N.A., not in its individual capacity but solely as Trustee on behalf of OWS REMIC Trust 2013-2	
In Re:	
Laura Nicoleau-Berman,	
Debtor.	

Case No.: 18-17673 SLM
Adv. No.:
Hearing Date: 11/27/18 @11:00 a.m.
Judge: Stacey L. Meisel

ORDER RESOLVING APPLICATION TO TERMINATE LOSS MITIGATION

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED

DATED: November 30, 2018


Honorable Stacey L. Meisel
United States Bankruptcy Judge

Page 2

Debtor: Laura Nicoleau-Berman

Case No.: 18-17673 SLM

Caption: **ORDER RESOLVING APPLICATION TO TERMINATE LOSS
MITIGATION**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, M&T Bank, holder of a mortgage on real property located at 7 Warner Road, Fredon Twp, NJ, 07860, Denise Carlon appearing, by way of objection to the application to terminate loss mitigation, and this Court having considered the representations of attorneys for Secured Creditor and Andrea Silverman, Esquire, attorney for Debtor, Laura Nicoleau-Berman, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Loss Mitigation is extended to December 30, 2018; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor reserves the right to file an application to extend the loss mitigation period further, and Secured Creditor reserves the right to file an application to terminate the loss mitigation period; and

It is further **ORDERED, ADJUDGED and DECREED** that Debtor is to continue making payments per the terms of the original loss mitigation order;

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor does not waive its rights to the difference between the loss mitigation payment and the regular monthly payment, or any post-petition arrears; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor is awarded \$350.00 in attorneys' fees, to be paid through the Debtor's Chapter 13 Plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's Application For Early Termination of Loss Mitigation PeriodM&T Bank is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Laura Nicoleau-Berman
Debtor

Case No. 18-17673-SLM
Chapter 11

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2018.

db #+Laura Nicoleau-Berman, 7 Warner Road, Newton, NJ 07860-5003

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2018 at the address(es) listed below:

Andrea Silverman on behalf of Debtor Laura Nicoleau-Berman court@andreasilvermanlaw.com,
r62214@notify.bestcase.com
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Michael A. Artis on behalf of U.S. Trustee U.S. Trustee michael.a.artis@usdoj.gov
Scott D. Sherman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana
Trust, not in its individual capacity but solely in its capacity as Owner Trustee of Matawin
Ventures Trust Series 2017-3 c/o Kondaur Capital Cor ssherman@minionsherman.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6